

Board of Governors of the Federal Reserve System, June 12, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-15370 Filed 6-17-96; 8:45 am]

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**Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act, including whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than July 2, 1996.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Keystone Financial Inc.*, Harrisburg, Pennsylvania; to engage *de novo* through its subsidiary, Martindale Andres & Company, West Conshohocken, Pennsylvania, in the provision of investment advisory services to a mutual fund, pursuant to § 225.25(b)(4)(ii) of the Board's Regulation Y.

B. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Synovus Bancshares, Inc.*, and *TB&C Bancshares, Inc.*, both of Columbus, Georgia, to acquire Canterbury Trust Company, Birmingham, Alabama, and thereby engage in the provision of trust services, pursuant to § 225.25(b)(3) of the Board's Regulation Y.

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Clay Bancshares, Inc.*, Flora, Illinois; to engage *de novo* through its subsidiary, Clay Finance Co., Inc., Flora, Illinois, in consumer finance activities, pursuant to § 225.25(b)(1) of the Board's Regulation Y, and to act as agent for insurance directly related to extensions of credit, pursuant to § 225.25(b)(8)(ii) of the Board's Regulation Y.

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Administration for Children and Families**

[Program Announcement No. CB-96-1]

**Abandoned Infants Assistance and Temporary Child Care for Children With Disabilities and Crisis Nurseries Programs; Availability of Financial Assistance and Requests for Applications**

**AGENCY:** Administration for Children, Youth and Families (ACYF), Administration for Children and Families (ACF), Department of Health and Human Services (DHHS).

**ACTION:** Announcement of the availability of financial assistance and request for applications to support demonstration projects under the Abandoned Infants Assistance Act, as amended, Pub. L. 102-236 (42 U.S.C. 670 note) and the Temporary Child Care for Children With Disabilities and Crisis

Nurseries Act of 1986, as amended, Pub. L. 102-295 (42 U.S.C. 5117a, 5117b, 5117c).

**SUMMARY:** The Children's Bureau (CB) within the Administration on Children, Youth and Families (ACYF), Administration for Children and Families (ACF) announces the availability of fiscal year 1996 funds for competing new discretionary grants under the Abandoned Infants Assistance (AIA) Program and the Temporary Child Care for Children with Disabilities and Crisis Nurseries (RC/CN) Program.

Funds from the AIA Program are designed to provide community-based, comprehensive services to abandoned infants and infants at risk of abandonment and their families.

Funds from the RC/CN Program are designed to support demonstration projects to provide temporary child care for children with disabilities and children with chronic illnesses and crisis nurseries for abuse and neglected children and children at risk of abuse and neglect.

This announcement contains forms and instructions for submitting an application.

The closing date and time for RECEIPT of applications is 4:30 p.m., eastern time zone, on August 19, 1996. Applications MUST BE RECEIVED BY 4:30 p.m. on that day. Applications received after 4:30 p.m. on that day will be classified as late. Postmarks and other similar documents DO NOT establish receipt of an application. Detailed application submission instructions including the addresses where applications must be received are found in Part III of this announcement.

**ADDRESSES:** Mail applications to: Department of Health and Human Services, Administration for Children and Families, Division of Discretionary Grants, 370 L'Enfant Promenade, SW., 6th Floor, Washington, DC 20447, ATTN: \_\_\_\_\_ (Reference announcement number and priority area.)

Hand deliver applications during the normal working hours of 8:00 a.m. to 4:30 p.m., Monday through Friday, on or prior to the established closing date to: Administration for Children and Families, Division of Discretionary Grants, 6th Floor, ACF Guard Station, 901 D Street, SW., Washington, DC 20447, ATTN: \_\_\_\_\_.

**FOR FURTHER INFORMATION CONTACT:** The ACYF Operations Center, Technical Assistance Team at 1-800-351-2293, is available to answer questions regarding application requirements and to refer you to the appropriate contact person in ACYF for programmatic questions.